

STERN & EISENBERG, PC  
1581 MAIN STREET, SUITE 200  
WARRINGTON, PENNSYLVANIA 18976  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR RESPONDENT)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:

James H. Ramsey, Jr. and  
Sandra L. Ramsey

Debtor(s)

-----  
Ronda J. Winnecour, Chapter 13 Trustee

Movant(s)

vs.

U.S. Bank Trust National Association, as Trustee  
of the SCIG Series II Trust

Respondent

Chapter 13

Case No. 16-23742-TPA

Related to Doc. No. 145

**AFFIDAVIT OF COMPLIANCE WITH ORDER GRANTING RESPONDENT'S  
MOTION TO WITHDRAW NOTICE OF POST-PETITION MORTGAGE FEES,  
EXPENSES AND CHARGES DATED SEPTEMBER 19, 2017**


I, Raymond Vanderkema Jr., declare as follows:

1. I am an authorized signer for U.S. Bank Trust National Association, as Trustee of the SCIG Series II Trust, by and through its servicing agent BSI Financial Services, Inc. ("Respondent"), and I am familiar with Respondent's business records relating to this loan account.
2. Respondent filed a Notice of Post-Petition Mortgage Fees, Expenses and Charges on September 19, 2017, in the aggregate amount of \$900.00, representing \$225.00 for a review of Debtors' Chapter 13 Plan, and \$675.00 for the filing of Respondent's Proof of Claim.

3. Respondent has adjusted its records to remove the fees totaling \$900.00 as listed in the Notice of Post-Petition Mortgage Fees, Expenses and Charges filed on September 19, 2017, and Respondent states that they will not attempt to reassess the charges to Debtors' account subsequent to this Affidavit.
4. Pursuant to the Order Granting Respondent's Motion to Withdraw Notice of Post-Petition Mortgage Fees, Expenses and Charges dated September 19, 2017, Respondent hereby attaches a true and correct copy of its internal accounting records demonstrating the removal of the fees as well as a Payoff Statement good through at least November 30, 2018, or later.
5. Respondent will not seek to impose on the Debtors any of the fees related to the litigation regarding the Notice of Post-Petition Mortgage Fees, Expenses, and Charges filed on September 19, 2017, including, but not limited to the filing of any responsive pleadings to the Trustee's Objection to the Notice of Post-Petition Fees, Expenses and Charges.

02/12/2019

Date

  
Name: Raymond D. VALDEZ  
Title ASST VICE PRESIDENT

State of \_\_\_\_\_

County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ (date)

by \_\_\_\_\_ (name of person acknowledged)

\_\_\_\_\_  
Notary Public

Printed Name: \_\_\_\_\_

My commission expires: \_\_\_\_\_

**SEE ATTACHED CERTIFICATE**  
DATE 2/12/19 NOTARY INITIALS WV

## CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Orange

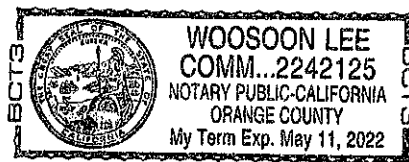
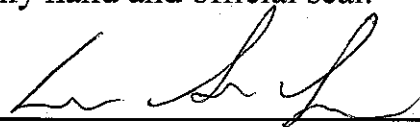
On Feb 12, 2019 before me, Woosoon Lee, Notary Public,

personally appeared Raymond Valderrama Jr. —,  
who proved to me on the basis of satisfactory evidence to be the person(s) whose  
name(s) is/are subscribed to the within instrument and acknowledged to me that  
he/she/they executed the same in his/her/their authorized capacity(ies), and that by  
his/her/their signature(s) on the instrument the person(s), or the entity upon behalf  
of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California  
that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature



### ADDITIONAL INFORMATION (OPTIONAL)

#### DESCRIPTION OF THE ATTACHED DOCUMENT

Affidavit of Compliance with order  
(Title or description of attached document)

Granting Respondent's Motion to withdraw  
(Title or description of attached document continued)

Number of pages 2 Document Date 2/12/19

(Additional information)

#### NOTARY PUBLIC CONTACT INFORMATION

The UPS Store  
8583 Irvine Center Drive  
Irvine, CA 92618

(949) 336-7724 tel  
(949) 336-7969 fax

store6814@theupsstore.com  
www.TheUPSStore.com/6814







1P1021-496-3 CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 12/19/17  
 REQ BY BSIF011217 PAGE 01

0  
 SANDRA L RAMSEY  
 JAMES H RAMSEY JR  
 119 FIRST AVE  
 PITTSBURGH PA 15222

THANK YOU FOR CONTACTING RUSHMORE LOAN  
 MANAGEMENT SERVICES

6001 ROSLYN STREET  
 BOSTON PA 15135

0\*\*\*\*\*

----- CURRENT ACCOUNT INFORMATION -----

LOAN NUMBER	DATE PAYMENT DUE	TOTAL PAYMENT AMOUNT	PRINCIPAL & INTEREST PAYMENT	LOAN INTEREST RATE	CURRENT PRINCIPAL BALANCE	ESCROW BALANCE
07-25-15	157.49	0.00	5.62500	0.00	0.00	
REST ESC BAL						
0.00						

\*\*\*\*\*

0 ACTIVITY FOR PERIOD 12-19-00 - 12-19-17

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
12-19-17	07-15	156	LOAN TRANSFERRED	
	0.00	7,942.18	0.00	0.00
		0.00		
				NEW PRINCIPAL/ESCROW BALANCES
12-19-17	07-15	156	LOAN TRANSFERRED	
	0.00	46,166.73	0.00	0.00
		0.00		
				372.07- SUSPENSE
				0.00 SUSP-BAL
				NEW PRINCIPAL/ESCROW BALANCES
				NEW PRINCIPAL/ESCROW BALANCES
12-14-17	07-15	145	ADJUSTMENT	
	0.00	0.00	0.00	0.00
				3,514.25- ESCROW ADVANCE ADJ
12-05-17	00-00	633	MISC. F/C AND B/R EXPENSE	DISBURSEMENT
	172.00	0.00	0.00	0.00
				4,538.00 FORECLOSURE COST
				MREC BAL
11-30-17	06-15	173	PAYMENT	
	0.00	0.00	0.00	0.00
11-30-17	06-15	168	REPAY OF ESCROW ADVANCE	
	0.00	0.00	0.00	157.49- 157.49
				ESCROW ADVANCE ADJ
11-30-17	06-15	173	PAYMENT	
	0.00	184.78	217.27	157.49
				559.54- SUSPENSE
				372.07 SUSP-BAL
				NEW PRINCIPAL/ESCROW BALANCES
				NEW PRINCIPAL/ESCROW BALANCES

[REDACTED] prior\_his\_2016  
 11-29-17 05-15 173 PAYMENT  
           0.00       0.00       0.00       0.00  
 11-29-17 05-15 168 REPAY OF ESCROW ADVANCE  
           0.00       0.00       0.00   157.49-   157.49   ESCROW ADVANCE ADJ  
 11-29-17 05-15 173 PAYMENT  
           0.00       183.92       218.13   157.49   559.54-   SUSPENSE  
   931.61   SUSP-BAL  
                   46,351.51                   157.49-   NEW PRINCIPAL/ESCROW BALANCES  
                   7,942.18                               NEW PRINCIPAL/ESCROW BALANCES  
 1P1021-496-3                   CUSTOMER ACCOUNT ACTIVITY STATEMENT                   DATE 12/19/17  
 REQ BY BSIF011217   PAGE 02  
 0SANDRA L RAMSEY  
 LOAN NUMBER: [REDACTED]  
 0                   ACTIVITY FOR PERIOD 12-19-00 - 12-19-17  

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
-----				
TRANSACTION AMOUNT	PRIN PD/ BALANCE	PD/ INTEREST	ESCROW PD/ BALANCE	-----OTHER----- AMOUNT CODE/DESCRIPTION
-----				
11-28-17	05-15	173	PAYMENT	
1,027.70	0.00	0.00	0.00	1,027.70   SUSPENSE 1,491.15   SUSP-BAL
11-24-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT	
90.00	0.00	0.00	0.00	4,366.00   FORECLOSURE BPO MREC BAL
11-08-17	05-15	161	ESCROW ADVANCE	
546.00	0.00	0.00	546.00	
11-08-17	12-17	351	HAZARD INSURANCE DISBURSEMENT	
546.00-	0.00	0.00	546.00-	
	46,535.43		314.98-	NEW PRINCIPAL/ESCROW BALANCES
11-01-17	04-15	173	PAYMENT	
0.00	0.00	0.00	0.00	
11-01-17	04-15	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	157.49-	157.49   ESCROW ADVANCE ADJ
11-01-17	04-15	173	PAYMENT	
0.00	183.06	218.99	157.49	559.54-   SUSPENSE 463.45   SUSP-BAL
	46,535.43		231.02	NEW PRINCIPAL/ESCROW BALANCES
	7,942.18			NEW PRINCIPAL/ESCROW BALANCES
11-01-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT	
1.50	0.00	0.00	0.00	4,276.00   FC PROP INSPEC MREC BAL
11-01-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT	
15.00	0.00	0.00	0.00	4,274.50   FC PROP INSPEC MREC BAL
10-30-17	03-15	173	PAYMENT	
0.00	0.00	0.00	0.00	



1 [REDACTED]\_prior\_his\_2016

10-30-17	03-15	168	REPAY OF ESCROW ADVANCE	0.00	0.00	0.00	157.49-	157.49	ESCROW ADVANCE ADJ
10-30-17	03-15	173	PAYMENT	1,036.30	182.20	219.85	157.49	476.76	SUSPENSE
								1,022.99	SUSP-BAL
					46,718.49		73.53		NEW PRINCIPAL/ESCROW BALANCES
					7,942.18				NEW PRINCIPAL/ESCROW BALANCES
09-30-17	03-15	173	PAYMENT	466.80	0.00	0.00	0.00	466.80	SUSPENSE
								546.23	SUSP-BAL
09-27-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT	15.00	0.00	0.00	0.00		FC PROP INSPEC
								4,259.50	MREC BAL
09-27-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT	1.50	0.00	0.00	0.00		FC PROP INSPEC
								4,244.50	MREC BAL
08-31-17	02-15	173	PAYMENT	0.00	0.00	0.00	0.00		
1P1021-496-3 CUSTOMER ACCOUNT ACTIVITY STATEMENT									DATE 12/19/17
REQ BY BSIF011217									PAGE 03
0SANDRA L RAMSEY									
LOAN NUMBER: [REDACTED]									
0 ACTIVITY FOR PERIOD 12-19-00 - 12-19-17									
PROCESS	DUE	TRANSACTION	TRANSACTION				EFFECTIVE DATE		
DATE	DATE	CODE	DESCRIPTION				OF TRANSACTION		
-----									
TRANSACTION	PRIN PD/	ESCROW PD/		-----OTHER-----					
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION				
-----									
08-31-17	02-15	168	REPAY OF ESCROW ADVANCE	0.00	0.00	0.00	157.49-	157.49	ESCROW ADVANCE ADJ
08-31-17	02-15	173	PAYMENT	0.00	181.35	220.70	157.49	559.54-	SUSPENSE
								79.43	SUSP-BAL
					46,900.69		83.96-		NEW PRINCIPAL/ESCROW BALANCES
					7,942.18				NEW PRINCIPAL/ESCROW BALANCES
08-29-17	02-15	173	PAYMENT	462.23	0.00	0.00	0.00	462.23	SUSPENSE
								638.97	SUSP-BAL
08-29-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT	15.00	0.00	0.00	0.00		FC PROP INSPEC
								4,243.00	MREC BAL
08-29-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT	1.50	0.00	0.00	0.00		FC PROP INSPEC
								4,228.00	MREC BAL
08-16-17	02-15	161	ESCROW ADVANCE	949.02	0.00	0.00	949.02		
08-16-17	08-17	317							

949.02- 0.00 0.00 949.02-  
 47,082.04 241.45- NEW PRINCIPAL/ESCROW BALANCES  
 08-02-17 01-15 173 PAYMENT  
 0.00 0.00 0.00 0.00  
 08-02-17 01-15 168 REPAY OF ESCROW ADVANCE  
 0.00 0.00 0.00 157.49- 157.49 ESCROW ADVANCE ADJ  
 08-02-17 01-15 173 PAYMENT  
 0.00 180.51 221.54 157.49 559.54- SUSPENSE  
 176.74 SUSP-BAL  
 47,082.04 707.57 NEW PRINCIPAL/ESCROW BALANCES  
 7,942.18 NEW PRINCIPAL/ESCROW BALANCES  
 07-28-17 01-15 173 PAYMENT  
 458.47 0.00 0.00 0.00 458.47 SUSPENSE  
 736.28 SUSP-BAL  
 07-28-17 00-00 631 PROPERTY PRESERVATION DISBURSEMENT  
 1.50 0.00 0.00 0.00 FC PROP INSPEC  
 4,226.50 MREC BAL  
 07-28-17 00-00 631 PROPERTY PRESERVATION DISBURSEMENT  
 15.00 0.00 0.00 0.00 FC PROP INSPEC  
 4,225.00 MREC BAL  
 06-30-17 12-14 173 PAYMENT  
 0.00 0.00 0.00 0.00  
 06-30-17 12-14 168 REPAY OF ESCROW ADVANCE  
 0.00 0.00 0.00 157.49- 157.49 ESCROW ADVANCE ADJ  
 06-30-17 12-14 173 PAYMENT  
 0.00 179.66 222.39 157.49 559.54- SUSPENSE  
 277.81 SUSP-BAL  
 47,262.55 550.08 NEW PRINCIPAL/ESCROW BALANCES  
 7,942.18 NEW PRINCIPAL/ESCROW BALANCES  
 1P1021-496-3 CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 12/19/17  
 REQ BY BSIF011217 PAGE 04  
 0SANDRA L RAMSEY  
 LOAN NUMBER:   
 0 ACTIVITY FOR PERIOD 12-19-00 - 12-19-17  

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
06-30-17	12-14	173	PAYMENT	
	454.96	0.00	0.00	0.00
				454.96 SUSPENSE
				837.35 SUSP-BAL
06-27-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT	
	1.50	0.00	0.00	0.00
				4,210.00 FC PROP INSPEC
				MREC BAL
06-27-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT	
	15.00	0.00	0.00	0.00
				FC PROP INSPEC

					prior_his_2016	
					4,208.50	MREC BAL
05-23-17	00-00	630	ATTORNEY ADVANCE DISBURSEMENT			
	250.00		0.00 0.00 0.00			BK ATTNY FEE
					4,193.50	MREC BAL
05-22-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			
	1.50		0.00 0.00 0.00			FC PROP INSPEC
					3,943.50	MREC BAL
05-22-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			
	15.00		0.00 0.00 0.00			FC PROP INSPEC
					3,942.00	MREC BAL
05-15-17	12-14	161	ESCROW ADVANCE			
	201.23		0.00 0.00 201.23			
05-15-17	05-17	316				
	201.23-		0.00 0.00 201.23-			
			47,442.21 392.59			NEW PRINCIPAL/ESCROW BALANCES
05-02-17	11-14	173	PAYMENT			
	0.00		0.00 0.00 0.00			
05-02-17	11-14	168	REPAY OF ESCROW ADVANCE			
	0.00		0.00 0.00 157.49-	157.49		ESCROW ADVANCE ADJ
05-02-17	11-14	173	PAYMENT			
	0.00		178.83 223.22 157.49	559.54-		SUSPENSE
				382.39		SUSP-BAL
			47,442.21 593.82			NEW PRINCIPAL/ESCROW BALANCES
			7,942.18			NEW PRINCIPAL/ESCROW BALANCES
05-01-17	11-14	173	PAYMENT			
	0.00		0.00 0.00 0.00			
05-01-17	11-14	173	PAYMENT			
	848.50		0.00 0.00 0.00	848.50		SUSPENSE
				941.93		SUSP-BAL
04-27-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			
	1.50		0.00 0.00 0.00			FC PROP INSPEC
				3,927.00		MREC BAL
04-27-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			
	15.00		0.00 0.00 0.00			FC PROP INSPEC
				3,925.50		MREC BAL
04-21-17	11-14	143	ADJUSTMENT			
	0.00		687.50- 0.00 0.00			
			47,621.04			NEW PRINCIPAL/ESCROW BALANCES
			7,942.18			NEW PRINCIPAL/ESCROW BALANCES

1P1021-496-3 CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 12/19/17  
 REQ BY BSIF011217 PAGE 05

0SANDRA L RAMSEY

LOAN NUMBER:

0 ACTIVITY FOR PERIOD 12-19-00 - 12-19-17

PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION

-----  
 TRANSACTION PRIN PD/ ESCROW PD/ -----OTHER-----

				prior_his_2016			
AMOUNT		BALANCE		INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION
-----							
04-19-17	00-00	630	ATTORNEY ADVANCE DISBURSEMENT				
	225.00	0.00	0.00	0.00			BK ATTNY FEE
						3,910.50	MREC BAL
04-04-17	10-14	173	PAYMENT				
	0.00	0.00	0.00	0.00			
04-04-17	10-14	168	REPAY OF ESCROW ADVANCE				
	0.00	0.00	0.00	157.49-	157.49		ESCROW ADVANCE ADJ
04-04-17	10-14	173	PAYMENT				
	0.00	177.99	224.06	157.49			
		47,621.04		436.33			NEW PRINCIPAL/ESCROW BALANCES
		7,254.68					NEW PRINCIPAL/ESCROW BALANCES
04-04-17	09-14	173	PAYMENT				
	0.00	0.00	0.00	0.00			
04-04-17	09-14	168	REPAY OF ESCROW ADVANCE				
	0.00	0.00	0.00	157.49-	157.49		ESCROW ADVANCE ADJ
04-04-17	09-14	173	PAYMENT				
	0.00	177.16	224.89	157.49	1,119.08-		SUSPENSE
					93.43		SUSP-BAL
		47,799.03		278.84			NEW PRINCIPAL/ESCROW BALANCES
		7,254.68					NEW PRINCIPAL/ESCROW BALANCES
04-03-17	09-14	173	PAYMENT				
	0.00	0.00	0.00	0.00			
04-03-17	09-14	173	PAYMENT				
	1,212.51	0.00	0.00	0.00	1,212.51		SUSPENSE
					1,212.51		SUSP-BAL
04-03-17	00-00	630	ATTORNEY ADVANCE DISBURSEMENT				
	425.00	0.00	0.00	0.00			BK ATTNY FEE
						3,685.50	MREC BAL
03-24-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT				
	1.50	0.00	0.00	0.00			FC PROP INSPEC
						3,260.50	MREC BAL
03-24-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT				
	15.00	0.00	0.00	0.00			FC PROP INSPEC
						3,259.00	MREC BAL
02-27-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT				
	15.00	0.00	0.00	0.00			FC PROP INSPEC
						3,244.00	MREC BAL
02-27-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT				
	1.50	0.00	0.00	0.00			FC PROP INSPEC
						3,229.00	MREC BAL
02-23-17	00-00	630	ATTORNEY ADVANCE DISBURSEMENT				
	315.00	0.00	0.00	0.00			FORECLOSURE FEES
						3,227.50	MREC BAL
02-13-17	09-14	161	ESCROW ADVANCE				
	159.00	0.00	0.00	159.00			
1P1021-496-3		CUSTOMER ACCOUNT ACTIVITY STATEMENT				DATE 12/19/17	

██████████\_prior\_his\_2016

REQ BY BSIF011217

PAGE 06

0SANDRA L RAMSEY

LOAN NUMBER: ██████████

ACTIVITY FOR PERIOD 12-19-00 - 12-19-17						
PROCESS DATE	DUE DATE	TRANSACTION CODE		TRANSACTION DESCRIPTION		EFFECTIVE DATE OF TRANSACTION
-----						
TRANSACTION AMOUNT		PRIN	PD/ BALANCE	INTEREST	ESCROW PD/ BALANCE	-----OTHER-----
-----						
02-13-17	03-17	312	COUNTY TAX			
	159.00-		0.00	0.00	159.00-	
		47,976.19			121.35	NEW PRINCIPAL/ESCROW BALANCES
01-31-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			
	1.50		0.00	0.00	0.00	FC PROP INSPEC
					2,912.50	MREC BAL
01-31-17	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			
	15.00		0.00	0.00	0.00	FC PROP INSPEC
					2,911.00	MREC BAL
12-29-16	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			
	1.50		0.00	0.00	0.00	FC PROP INSPEC
					2,896.00	MREC BAL
12-29-16	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			
	15.00		0.00	0.00	0.00	FC PROP INSPEC
					2,894.50	MREC BAL
12-14-16	00-00	633	MISC. F/C AND B/R EXPENSE DISBURSEMENT			
	398.00		0.00	0.00	0.00	FORECLOSURE COST
					2,879.50	MREC BAL
12-14-16	00-00	630	ATTORNEY ADVANCE DISBURSEMENT			
	940.00		0.00	0.00	0.00	FORECLOSURE FEES
					2,481.50	MREC BAL
12-08-16	09-14	168	REPAY OF ESCROW ADVANCE			
	0.00		0.00	0.00	900.40-	900.40 ESCROW ADVANCE ADJ
12-08-16	09-14	164	TAX REFUND DEPOSIT			
	900.40		0.00	0.00	900.40	
		47,976.19			280.35	NEW PRINCIPAL/ESCROW BALANCES
11-23-16	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			
	1.50		0.00	0.00	0.00	FC PROP INSPEC
					1,541.50	MREC BAL
11-23-16	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			
	15.00		0.00	0.00	0.00	FC PROP INSPEC
					1,540.00	MREC BAL
11-15-16	09-14	161	ESCROW ADVANCE			
	534.00		0.00	0.00	534.00	
11-15-16	12-16	351	HAZARD INSURANCE DISBURSEMENT			
	534.00-		0.00	0.00	534.00-	
		47,976.19			620.05-	NEW PRINCIPAL/ESCROW BALANCES
10-26-16	00-00	631	PROPERTY PRESERVATION DISBURSEMENT			

prior\_his\_2016  
 1.50 0.00 0.00 0.00 FC PROP INSPEC  
 1,525.00 MREC BAL  
 10-26-16 00-00 631 PROPERTY PRESERVATION DISBURSEMENT  
 15.00 0.00 0.00 0.00 FC PROP INSPEC  
 1,523.50 MREC BAL  
 10-11-16 09-14 145 ADJUSTMENT  
 0.00 0.00 0.00 0.00 3,600.30 ESCROW ADVANCE ADJ  
 1P1021-496-3 CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 12/19/17  
 REQ BY BSIF011217 PAGE 07  
 0SANDRA L RAMSEY  
 LOAN NUMBER:   
 0 ACTIVITY FOR PERIOD 12-19-00 - 12-19-17  

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
10-11-16	09-14	143	ADJUSTMENT	
	0.00	7,254.68-	0.00	0.00
		47,976.19		
		7,254.68		
10-11-16	00-00	745	CORP. ADVANCE ADJUSTMENT	
	1,508.50	0.00	0.00	0.00
				1,508.50 MREC BAL
10-11-16	09-14	142	LOAN SETUP	
	0.00	47,976.19-	0.00	0.00
		47,976.19		
				NEW PRINCIPAL/ESCROW BALANCES



Payment Changes				
Date	P&I	Escrow	Total	Notice Filed
11/25/2016		\$552.85	\$552.85	Filed w/POC
1/25/2018		\$555.66	\$555.66	NOPC
		\$0.00		
		\$0.00		
		\$0.00		
		\$0.00		

Loan Information	
Loan #	
Borrower	
BK Case #	
Date Filed	
First Post Petition Due Date	
POC Covers	9/25/14 - 09/25/16

Date	Amount Rcvd	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance
10/5/2016		BK case #16-23742 filed			\$0.00			\$0.00
4/3/2017		Loan Boards at Rushmore			\$0.00			\$1,212.51
4/4/2017		10/25/2016	9/25/2014	\$552.85	-\$552.85		\$552.85	\$659.66
4/4/2017		11/25/2016	10/25/2014	\$552.85	-\$552.85		\$552.85	\$106.81
5/1/2017	\$848.50	12/25/2016	11/25/2014	\$552.85	\$295.65	\$295.65		\$402.46
6/30/2017	\$454.96	1/25/2017	12/25/2014	\$552.85	-\$97.89		\$97.89	\$304.57
7/28/2015	\$458.47	2/25/2017	1/25/2015	\$552.85	-\$94.38		\$97.89	\$206.68
8/29/2017	\$462.23	3/25/2017	2/25/2015	\$552.85	-\$90.62		\$90.62	\$116.06
9/30/2017	\$466.80				\$466.80	\$466.80		\$582.86
10/30/2017	\$1,036.30	4/25/2017	3/25/2015	\$552.85	\$483.45	\$483.45		\$1,066.31
11/1/2017		5/25/2017	4/25/2015	\$552.85	-\$552.85		\$559.54	\$506.77
11/28/2017	\$1,027.70	6/25/2017	5/25/2015	\$552.85	\$474.85	\$474.85		\$981.62
11/30/2017		7/25/2017	6/25/2015	\$552.85	-\$552.85		\$552.85	\$428.77
12/19/2017		Loan Boards at BSI			\$0.00			\$428.77
1/3/2018	\$1,027.70				\$1,027.70	\$1,027.70		\$1,456.47
1/4/2018		8/25/2017	7/25/2015	\$552.85	-\$552.85		\$552.85	\$903.62
1/4/2018		9/25/2017	8/25/2015	\$552.85	-\$552.85		\$552.85	\$350.77
2/8/2018	\$1,027.70				\$1,027.70	\$1,027.70		\$1,378.47
2/9/2018		10/25/2017	9/25/2015	\$552.85	-\$552.85		\$552.85	\$825.62
2/9/2018		11/25/2017	10/25/2015	\$552.85	-\$552.85		\$552.85	\$272.77
3/5/2018	\$1,027.70				\$1,027.70	\$1,027.70		\$1,300.47
3/6/2018		12/25/2017	11/25/2015	\$552.85	-\$552.85		\$552.85	\$747.62
3/6/2018		1/25/2018	12/25/2015	\$552.85	-\$552.85		\$552.85	\$194.77
4/4/2018	\$1,027.70				\$1,027.70	\$1,027.70		\$1,222.47
4/9/2018		2/25/2018	1/25/2016	\$552.85	-\$552.85		\$552.85	\$669.62
4/9/2018		3/25/2018	2/25/2016	\$552.85	-\$552.85		\$552.85	\$116.77
5/10/2018	\$985.42	4/25/2018	3/25/2016	\$552.85	\$432.57	\$432.57		\$549.34
6/26/2018	\$510.78	5/25/2018	4/25/2016	\$552.85	-\$42.07		\$42.07	\$507.27

9/5/2018	\$341.39				\$341.39	\$341.39		\$848.66
10/1/2018	\$738.88				\$738.88	\$738.88		\$1,587.54
10/8/2018	Loan Mod Completed effective 10/01/18				\$0.00			\$1,587.54
10/25/2018		10/1/2018	10/1/2018	\$503.81	-\$503.81		\$503.81	\$1,083.73
10/25/2018		11/1/2018	11/1/2018	\$503.81	-\$503.81		\$503.81	\$579.92
12/3/2018	\$317.09	12/1/2018	12/1/2018	\$503.81	-\$186.72		\$186.72	\$393.20
1/31/2019	\$299.56	1/1/2019	1/1/2019	\$510.01	-\$210.45		\$210.45	\$182.75
					\$0.00			\$182.75





314 S Franklin St. / Second Floor  
PO Box 517  
Titusville, PA 16354  
Toll Free 800-327-7861  
Fax 814-217-1366  
www.bsifinancial.com

February 20, 2019

SANDRA L RAMSEY  
JAMES H RAMSEY JR  
119 FIRST AVE  
PITTSBURGH PA 15222

**RE: PAYOFF STATEMENT**  
**MORTGAGE LOAN #:** [REDACTED] 638  
**PROPERTY ADDRESS:** 6001 ROSLYN STREET  
BOSTON PA 15135

Thank you for your inquiry regarding a payoff for this mortgage loan.

The total amount required to pay the loan in full is broken down for you in the payoff calculation below and is good through 02/27/19. Please call us if you have any questions.

If your loan is in default, foreclosure activity, including any sale of the property, will continue until the loan is paid in full.

UNMODIFIED UNPAID PRINCIPAL BALANCE	\$61,994.62
DEFERRED AMOUNT, IF APPLICABLE	\$ 0.00
ESCROW BALANCE (TAXES AND INSURANCE)*	\$ 0.00
PRIVATE MORTGAGE INSURANCE (PMI)**	\$ 0.00
INTEREST TO 02/27/19	\$ 578.61
PREPAYMENT PENALTY	\$ 0.00
UNPAID LATE CHARGE	\$ 0.00
UNAPPLIED FUNDS (CREDIT):	\$ 0.00
UNPAID FEES	\$ 0.00
LIEN RELEASE PREPARATION FEE (PASS-THROUGH BY A THIRD PARTY)	\$ 0.00
LIEN RELEASE RECORDING FEE (PAID TO RECORDING OFFICE)	\$ 166.75
PAYOFF STATEMENT	\$ 0.00
<b>TOTAL AMOUNT TO PAY LOAN IN FULL ON 02/27/19</b>	<b>\$62,739.98</b>

*\*Please note, the Total Amount To Pay Loan in Full may change between the date of this letter and the date that funds are received. If there is activity on your loan that increases the Total Amount To Pay Loan In Full, an updated/amended payoff quote will be sent to the original requestor. Once this update quote is sent, the amount listed above will not be accepted to pay your loan in full. We highly recommend that you call in advance of sending funds to confirm the payoff amount at 1-800-327-7861.*

*\*\*These figures may not total correctly if the loan has PMI. If this loan has a positive escrow balance and PMI is due prior to the expiration date of this payoff quote, the PMI amount is listed for your reference and PMI payment will be made using the positive escrow funds available. This PMI amount will not be factored into the total amount due to*

**Licensed as Servis One, Inc. dba BSI Financial Services**

BSI Financial Services NMLS # 38078

Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an 'automatic stay' in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St. / Second Floor  
PO Box 517  
Titusville, PA 16354  
Toll Free 800-327-7861  
Fax 814-217-1366  
www.bsifinancial.com

*payoff this loan. The PMI amount will only be factored into the total amount due to payoff this loan if there are insufficient funds in the escrow account to pay the PMI installment. The Total Amount to Pay the Loan in Full is the payoff amount listed through the date provided.*

The amount owed may change between the date of this letter and the date that the loan is paid off. The next payment on this loan is due **February 1, 2019**. The scheduled payment is **\$510.01**, which includes a Principal and Interest Payment of **\$373.18** and an Escrow Payment of **\$136.83**. Additionally, payoff figures will be adjusted if any check or money order previously received is rejected by the institution upon which it is drawn.

Please submit your payoff via **certified funds or wire transfers** to **BSI FINANCIAL SERVICES. CERTIFIED FUNDS OR WIRE TRANSFERS MUST BE RECEIVED BY OUR OFFICE BY 3:30 P.M. (ET) ON A NORMAL BUSINESS DAY (MONDAY THROUGH FRIDAY) TO BE CREDITED THAT DAY.** Funds received after 3:30 P.M. (ET) on **02/27/19** will require additional interest of **\$10.3324** per day. Mail Certified Funds to:

**BSI FINANCIAL SERVICES**  
314 S. FRANKLIN STREET/P.O. BOX 517  
TITUSVILLE, PA 16354  
**ATTN: CASHIERING**

Wire instructions are as follows:

Bank: Texas Capital Bank  
Beneficiary: BSI Payment in Process Clearing Account  
2000 McKinney Ave, Suite 700  
Dallas, TX 75201  
ABA: **111017979**  
Account Number: **2111020455**  
Final Credit To: **Payments/Cashiering**  
Reference Information: Loan Number, Borrower Name and Property address

Failure to include the above information on the wire advice may cause a delay in posting the funds. BSI will not be responsible for any additional interest or fees that may be assessed as a result of incomplete or incorrect wire information. Wire transactions that are received and cannot be identified will be returned to the ABA and account number from which they were received. If you have any questions regarding the wire instructions listed here, **contact our office at 1-800-327-7861**.

- **ISSUANCE OF THIS STATEMENT DOES NOT SUSPEND YOUR CONTRACTUAL REQUIREMENT TO MAKE THE MORTGAGE PAYMENTS WHEN THEY ARE DUE. A LATE CHARGE OF \$.00 WILL BE ADDED TO THE PAYOFF TOTAL IF RECEIVED AFTER THE EXPIRATION OF YOUR GRACE PERIOD.**

**Licensed as Servis One, Inc. dba BSI Financial Services**

BSI Financial Services NMLS # 38078

Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an 'automatic stay' in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St. / Second Floor  
PO Box 517  
Titusville, PA 16354  
Toll Free 800-327-7861  
Fax 814-217-1366  
www.bsifinancial.com

- THIS LOAN MUST BE KEPT CURRENT WHILE THIS STATEMENT IS PENDING, OR LATE CHARGES WILL BE ASSESSED.
- IF YOUR LOAN IS IN DEFAULT, FORECLOSURE ACTIVITY, INCLUDING ANY SALE OF THE PROPERTY, WILL CONTINUE UNTIL THE LOAN IS FULLY REINSTATED OR PAID IN FULL.
- AFTER THE FUNDS HAVE BEEN APPLIED AND THE LOAN SHOWS PAID IN FULL, A LIEN RELEASE OR FULL RECONVEYANCE WILL BE PREPARED AND SENT TO THE COUNTY RECORDER WHERE THE PROPERTY IS LOCATED.
- BENEFICIARY OF RECORD: U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE SCIG SERIES III TRUST
- REPRESENTATIVE/ASSIGNEE/SERVICING AGENT: Servis One, Inc. d/b/a BSI Financial Services

Sincerely,  
BSI Financial Services  
Payoff Department  
NMLS # 38078; 1195811

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

T04\_T25-07272017\_CA07262017

**Licensed as Servis One, Inc. dba BSI Financial Services**

BSI Financial Services NMLS # 38078

Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an 'automatic stay' in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.